OIPE JC146
SEP 19 2000
PATENT & TRADEMARK OFFICE

#3

DECLARATION AND POWER OF ATTORNEY FOR ORIGINAL U.S. PATENT APPLICATION

Attorney's Docket No. AND1P692

As a below-named inventor, I hereby declare that:

My residence, post office address and citizenship are as stated below next to my name.

I believe that I am the original, first and sole inventor (if only one name is listed below) or an original, first and joint inventor (if plural names are listed below) of the subject matter which is claimed and for which a patent is sought on the invention entitled: SYSTEM, METHOD AND ARTICLE OF MANUFACTURE FOR ACCOUNT AND CUSTOMER CREATION IN AN ON-LINE BANKING MODEL, the specification of which,

(check one)

1. ☐ is attached hereto.

2. ☒ was filed on April 17, 2000 as U.S. Application Serial No. 09/551,238 and was amended on _____.

3. ☐ was filed on _____ as International PCT Application Serial No. _____ and was amended on _____.

I hereby state that I have reviewed and understand the contents of the above-identified specification, including the claims, as amended by any amendment referred to above.

I acknowledge the duty to disclose information which is material to the examination of this application in accordance with Title 37, CFR § 1.56.

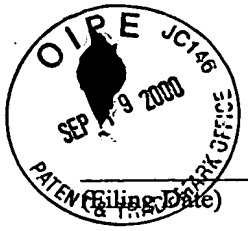
I hereby claim foreign priority benefits under Title 35, United States code, § 119(a)-(d) or § 365(b) of any foreign application(s) for patent or inventor's certificate, or § 365(a) of any PCT International application which designated at least one country other than the United States, listed below and have identified below, by checking the box, any foreign application for patent or inventor's certificate, or PCT International application having a filing date before that of the application on which priority is claimed:

Prior Foreign Application(s)			Priority Benefits Claimed?
(Appl. No.)	(Country)	(Filing Date)	☐Yes ☐No
(Appl. No.)	(Country)	(Filing Date)	☐Yes ☐No
(Appl. No.)	(Country)	(Filing Date)	☐Yes ☐No

I hereby claim the benefit under 35 U.S.C. §119(e) of any United States provisional application(s) listed below:

(Application Serial No.)	(Filing Date)
(Application Serial No.)	(Filing Date)

I hereby claim the benefit under Title 35, United States Code, § 120 of any United States application(s), or § 365(c) of any PCT International application designating the United States, listed below and, insofar as the subject matter of each of the claims of this application is not disclosed in the prior United States or PCT International application in the manner provided by the first paragraph of Title 35, United States Code, § 112, I acknowledge the duty to disclose information which is material to patentability as defined in Title 37, Code of Federal Regulations, § 1.56 which became available between the filing date of the prior application and the national or PCT international filing date of this application:



Prior U.S. Application(s)

(Application Serial No.)	(Filing Date)	(Status - patented, pending, abandoned)
(Application Serial No.)	(Filing Date)	(Status - patented, pending, abandoned)

And I hereby appoint the law firm of Hickman Stephens Coleman & Hughes, including **Paul L. Hickman (Reg. No. 28,516); Brian R. Coleman (Reg. No. 39,145); Michael J. Hughes (Reg. No. 29,077); Michael E. Melton (Reg. No. 32,276); Raymond E. Roberts (Reg. No. 38,597); Vidya R. Bhakar (Reg. No. 42,323); Larry B. Guernsey (Reg. No. 40,008); Michael D. Plimier (Reg. No. 43,004); Ronald B. Feece (Reg. No. P46,327); Stefanie M. Howell (Reg. No. P45,929); and Robert D. Hayden (Reg. No. 42,645)** as my principal attorneys to prosecute this application and to transact all business in the Patent and Trademark Office connected therewith:

Send Correspondence To: **HICKMAN STEPHENS COLEMAN & HUGHES, LLP**
P.O. BOX 52037
Palo Alto, California 94303-0746

Direct Telephone Calls To: **Raymond E. Roberts at telephone number (408) 558-7895**

I hereby declare that all statements made herein of my own knowledge are true and that all statements made on information and belief are believed to be true; and further that these statements were made with the knowledge that willful false statements and the like so made are punishable by fine or imprisonment, or both, under section 1001 of Title 18 of the United States Code, and that such willful false statements may jeopardize the validity of the application or any patent issuing thereon.

Typewritten Full Name of Sole or First Inventor: Kennard L. Wottowa — Citizenship: USA

Inventor's signature: Kennard L. Wottowa — **Date of Signature:** 6/28/00

Residence: (City) Chicago — (State/Country) Illinois/USA

Post Office Address: 1741 W. School, Chicago, Illinois 60657

Full Name of Second Joint Inventor (if any): Michael Henry — Citizenship: USA

Inventor's signature: _____ — **Date of Signature:** _____

Residence: (City) San Francisco — (State/Country) California/USA

Post Office Address: Spear Street Tower 3700, San Francisco, California 94105

Full Name of Third Joint Inventor (if any): William E. Storts — Citizenship: USA

Inventor's signature: _____ — **Date of Signature:** _____

Residenc : (City) Tavernier — (State/Country) Florida/USA

Post Office Address: 178 Harbor Drive, Tavernier, Florida 33070

Prior U.S. Application(s)

OIPE SEP 19 2000 PATENT & TRADEMARK OFFICE JC146

(Application Serial No.)	(Filing Date)	(Status - patented, pending, abandoned)
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Typewritten Full Name of Sole or First Inventor: Kennard L. Wottowa — Citizenship: USA

Inventor's signature: _____ **Date of Signature:** _____

Residence: (City) Chicago — (State/Country) Illinois/USA

Post Office Address: 1741 W. School, Chicago, Illinois 60657

Full Name of Second Joint Inventor (if any): Michael Henry — Citizenship: USA

Invent r's signature: _____ **Date of Signature:** 14.8.00

Residence: (City) San Francisco — (State/Country) California/USA

Post Office Address: Spear Street Tower 3700, San Francisco, California 94105

Full Name of Third Joint Inventor (if any): William E. Storts — Citizenship: USA

Inventor's signature: _____ **Date of Signature:** _____

Residence: (City) Tavernier — (State/Country) Florida/USA

Post Office Address: 178 Harbor Drive, Tavernier, Florida 33070

OIPE JC145 SEP 19 2000 PATENT & TRADEMARK OFFICE

Prior U.S. Application(s)

(Application Serial No.)	(Filing Date)	(Status - patented, pending, abandoned)
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Inventor's signature: _____ **Date of Signature:** _____

Residence: (City) Chicago — (State/Country) Illinois/USA

Post Office Address: 1741 W. School, Chicago, Illinois 60657

Full Name of Second Joint Inventor (if any): Michael Henry — Citizenship: USA

Inventor's signature: _____ **Date of Signature:** _____

Residence: (City) San Francisco — (State/Country) California/USA

Post Office Address: Spear Street Tower 3700, San Francisco, California 94105

Full Name of Third Joint Inventor (if any): William E. Storts — Citizenship: USA

Inventor's signature: William E Storts **Date of Signature:** June 26, 2000

Residence: (City) Tavernier — (State/Country) Florida/USA

Post Office Address: 178 Harbor Drive, Tavernier, Florida 33070